REMARKS

In the Office Action,[1] the Examiner :

    (a) rejected claims 1, 2, 4, 16, 17, 19, 31, 32, 34, 46, 47, 49, and 63-65 under 35 U.S.C. § 103(a) as being unpatentable over Flockhart et al. (U.S. Patent No. 6064731) ("*Flockhart*"), in view of Horowitz et al. (U.S. Patent No. 6349290) ("*Horowitz*");

    (b) rejected claims 3, 6, 8, 10, 12, 13, 18, 21, 23, 25, 27, 28, 33, 36, 38, 40, 42, 43, 48, 51, 53, 55, 57, 58, and 66-69 under 35 U.S.C. § 103(a) as being unpatentable over *Flockhart*, in view of *Horowitz*, and further in view of *Bank Marketing International* article entitled "Are your customers profitable?" ("*Bank Marketing*");

    (c) rejected claims 61, 62, 70, and 71 under 35 U.S.C. § 103(a) as being unpatentable over *Flockhart*, in view of *Horowitz*, and further in view of Sanders (U.S. Patent No. 6411936) ("*Sanders*"); and

    (d) objected to claims 5, 7, 9, 11, 14, 15, 20, 22, 24, 26, 29, 30, 35, 37, 39, 41, 44, 45, 50, 52, 54, 56, 59, and 60 as being dependent upon a rejected base claim, but stated that these claims would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Applicants propose to amend claims 1, 15, 16, 30, 31, 45, 46, 60, 61, and 63 to more appropriately define their application. Applicants have also cancelled claims 14, 29, 44, and 59 without prejudice to, or disclaimer of, their subject matter. Claims 1-13, 15-28, 30-43, 45-58, and 60-71 will remain pending in this application.

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[1] The Office Action may contain statements characterizing the related art, case law, and claims. Regardless of whether any such statements are specifically identified herein, Applicants decline to automatically subscribe to any statements in the Office Action.

Rejection of Claims 1, 2, 4, 16, 17, 19, 31, 32, 34, 46, 47, 49, and 63-65 under 35 U.S.C. § 103(a):

Applicants traverse the rejection of claims 1, 2, 4, 16, 17, 19, 31, 32, 34, 46, 47,

49, and 63-65 under 35 U.S.C. § 103(a) as being unpatentable over *Flockhart* in view of

Horowitz. However, to expedite prosecution, Applicants propose to amend independent

claims 1, 16, 31, 46, and 63 to include allowable subject matter from one of objected-to

claims 14, 29, 44, and 59, followed by cancellation of claims 14, 29, 44, and 59.

Therefore independent claims 1, 16, 31, 46, and 63 also include allowable subject

matter. For at least this reason, Applicants request the Examiner to withdraw the

rejection of independent claims 1, 16, 31, 46, and 63 under 35 U.S.C. § 103(a) and the

timely allowance of these claims. Applicants also request the Examiner to withdraw the

§ 103(a) rejection and the timely allowance of claims 2, 4, 17, 19, 32, 34, 47, 49, 64,

and 65, at least because each of these claims depends upon one of base claims 1, 16,

31, 46, and 63.

Rejection of Claims 3, 6, 8, 10, 12, 13, 18, 21, 23, 25, 27, 28, 33, 36, 38, 40, 42, 43, 48, 51, 53, 55, 57, 58, and 66-69 under 35 U.S.C. § 103(a):

Applicants traverse the rejection of claims 3, 6, 8, 10, 12, 13, 18, 21, 23, 25, 27,

28, 33, 36, 38, 40, 42, 43, 48, 51, 53, 55, 57, 58, and 66-69 under 35 U.S.C. § 103(a) as

being unpatentable over *Flockhart,* in view of *Horowitz,* and further in view of *Bank*

Marketing. As noted above, each of independent claims 1, 16, 31, and 46 includes

allowable subject matter. Accordingly, dependent claims 3, 6, 8, 10, 12, 13, 18, 21, 23,

25, 27, 28, 33, 36, 38, 40, 42, 43, 48, 51, 53, 55, 57, 58, and 66-69 also include

allowable subject matter because each of these claims depends upon one of base

claims 1, 16, 31, and 46. Therefore the § 103(a) rejection of those dependent claims should be withdrawn.

Rejection of Claims 61, 62, 70, and 71 under 35 U.S.C. § 103(a):

Applicants traverse the rejection of claims 61, 62, 70, and 71 under 35 U.S.C. § 103(a) as being unpatentable over *Flockhart*, in view of *Horowitz*, and further in view of *Sanders*. However, to expedite prosecution, Applicants propose to amend independent claim 61 to include allowable subject matter from objected-to claim 14. Therefore independent claim 61 also includes allowable subject matter. For at least this reason, Applicants request the Examiner to withdraw the rejection of independent claim 61 under 35 U.S.C. § 103(a) and the timely allowance of claim 61. Applicants also request the Examiner to withdraw the § 103(a) rejection and the timely allowance of claims 62, 70, and 71, at least because each of these claims depends upon base claim 61.

Objection to Claims 5, 7, 9, 11, 14, 15, 20, 22, 24, 26, 29, 30, 35, 37, 39, 41, 44, 45, 50, 52, 54, 56, 59, and 60:

Applicants propose to include the elements of objected-to dependent claims 14, 29, 44, or 59 in one of independent claims 1, 16, 31, 46, 61, and 63, followed by cancellation of claims 14, 29, 44, and 59.

Since Applicants have demonstrated above that independent claims 1, 16, 31, and 46 are allowable, dependent claims 5, 7, 9, 11, 15, 20, 22, 24, 26, 30, 35, 37, 39, 41, 45, 50, 52, 54, 56, and 60 are also allowable at least by virtue of their dependence from one of allowable base claims 1, 16, 31, and 46. Accordingly, Applicants request the Examiner to withdraw the objection.

Conclusion:

Applicants respectfully request that this Amendment under 37 C.F.R. § 1.116 be entered by the Examiner, placing claims 1-13, 15-28, 30-43, 45-58, and 60-71 in condition for allowance. The proposed amendments do not raise new issues or necessitate the undertaking of any additional search of the art by the Examiner. Therefore, this Amendment should allow for immediate and favorable action by the Examiner.
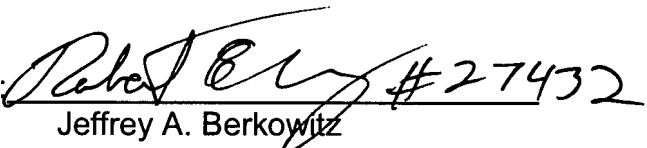
In view of the foregoing, Applicants request reconsideration of the application and withdrawal of the rejections. Pending claims 1-13, 15-28, 30-43, 45-58, and 60-71 are in condition for allowance. Accordingly, Applicants request a favorable action.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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